

Information to identify the case:

Debtor 1	<u>Kristina L. Rubin</u>	Social Security number or ITIN	xxx-xx-9146
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-20460-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kristina L. Rubin

11/8/19

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Kristina L. Rubin
 Debtor

Case No. 17-20460-KCF
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

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 Total Noticed: 41

Date Rcvd: Nov 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 10, 2019.

db
 516839682 Kristina L. Rubin, 337 Volley Ct, Wall, NJ 07719-9484
 ++ALLIED DIGESTIVE HEALTH LLC, MONMOUTH PARK CORPORATE CENTER I, 187 ROUTE 36 SUITE 230,
 WEST LONG BRANCH NJ 07764-1306
 (address filed with court: Allied Digestive Health, 60 State Route 36 Ste B,
 West Long Branch, NJ 07764-1464)
 516839681 Allied Digestive Health, PO Box 11578, Newark, NJ 07101-4578
 516839688 Chase Card- Slate Card, Attn: Correspondence Dept, PO Box 15298,
 Wilmington, DE 19850-5298
 517122102 Citibank, N.A., c/o Quantum3 Group LLC, PO Box 280, Kirkland, WA 98083-0280
 516839689 Citibank/the Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, PO Box 790040S,
 Louis, MO 63129
 516839693 Hackensack Meridian Health, PO Box 650292, Dallas, TX 75265-0292
 516839694 Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010
 516839699 North American Partners in Anesthesia, PO Box 49, Glen Head, NY 11545-0049
 516839700 Ocean Surgical Pavillion, PO Box 305250, Nashville, TN 37230-5250
 516839701 RMB, Inc., 409 Bearden Park Cir, Knoxville, TN 37919-7448
 517034511 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
 516839704 Vital Recovery, PO Box 923748, Peachtree Corners, GA 30010-3748

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 09 2019 00:05:08 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 09 2019 00:05:05 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517111349 EDI: BECKLEE.COM Nov 09 2019 04:28:00 American Express Centurion Bank,
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 516839683 EDI: AMEREXPR.COM Nov 09 2019 04:28:00 Amex, Correspondence, PO Box 981540,
 El Paso, TX 79998-1540
 516839684 EDI: TSYS2.COM Nov 09 2019 04:28:00 Barclays Bank Delaware, 100 S West St,
 Wilmington, DE 19801-5015
 516839685 EDI: CAPITALONE.COM Nov 09 2019 04:28:00 Capital One,
 Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
 516967655 EDI: BL-BECKET.COM Nov 09 2019 04:33:00 Capital One, N.A., c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 516839686 EDI: CHASE.COM Nov 09 2019 04:28:00 Chase Card- AmazonPrime, Attn: Correspondence Dept,
 PO Box 15298, Wilmington, DE 19850-5298
 516839687 EDI: CHASE.COM Nov 09 2019 04:28:00 Chase Card- Disney, Attn: Correspondence Dept,
 PO Box 15298, Wilmington, DE 19850-5298
 516839690 EDI: CITICORP.COM Nov 09 2019 04:28:00 Citicards Cbna,
 Citicorp Credit Svc/Centralized Bankrupt, PO Box 790040, Saint Louis, MO 63179-0040
 516839691 EDI: WFNNB.COM Nov 09 2019 04:28:00 Comenity Bank/New York & Co, PO Box 182125,
 Columbus, OH 43218-2125
 516839692 EDI: WFNNB.COM Nov 09 2019 04:28:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy,
 PO Box 182125, Columbus, OH 43218-2125
 516839695 E-mail/Text: bncnotices@becket-lee.com Nov 09 2019 00:04:25 Kohls/Capital One,
 Kohls Credit, PO Box 3043, Milwaukee, WI 53201-3043
 517061794 E-mail/PDF: resurgentbknofications@resurgent.com Nov 09 2019 00:12:31
 LVNV Funding, LLC its successors and assigns as, assignee of QPL-LC Trust,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 517231005 E-mail/PDF: resurgentbknofications@resurgent.com Nov 09 2019 00:12:29
 LVNV Funding, LLC its successors and assigns as, PO Box 10587,
 Greenville, SC 29603-0587
 516839696 E-mail/Text: bk@lendingclub.com Nov 09 2019 00:05:37 Lending Club Corp,
 71 Stevenson St Ste 300, San Francisco, CA 94105-2985
 517100546 +EDI: MID8.COM Nov 09 2019 04:28:00 MIDLAND FUNDING LLC, PO BOX 2011,
 WARREN, MI 48090-2011
 516839697 E-mail/Text: ebn@rwjbh.org Nov 09 2019 00:05:34 Monmouth Medical Center, PO Box 903,
 Oceanport, NJ 07757-0903
 516839698 E-mail/Text: ebn@rwjbh.org Nov 09 2019 00:05:34 Monmouth Medical Center, PO Box 29962,
 New York, NY 10087-9962
 517108178 EDI: PRA.COM Nov 09 2019 04:28:00 Portfolio Recovery Associates, LLC, c/o Barclaycard,
 POB 41067, Norfolk VA 23541
 517110460 EDI: PRA.COM Nov 09 2019 04:28:00 Portfolio Recovery Associates, LLC,
 c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
 517108166 EDI: PRA.COM Nov 09 2019 04:28:00 Portfolio Recovery Associates, LLC, c/o DMB,
 POB 41067, Norfolk VA 23541
 517108175 EDI: PRA.COM Nov 09 2019 04:28:00 Portfolio Recovery Associates, LLC,
 c/o Rcs Direct Marketing/Orchard Bank, POB 41067, Norfolk VA 23541
 517077921 EDI: Q3G.COM Nov 09 2019 04:28:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788
 516839702 EDI: RMSC.COM Nov 09 2019 04:33:00 Synco Bank/American Eagle, Attn: Bankruptcy,
 PO Box 965064, Orlando, FL 32896-5064

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 41

Date Rcvd: Nov 08, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516843561 +EDI: RMSC.COM Nov 09 2019 04:33:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
516839703 EDI: TFSR.COM Nov 09 2019 04:28:00 Toyota Motor Credit Co, PO Box 8026,
Cedar Rapids, IA 52408-8026
516955520 +EDI: AIS.COM Nov 09 2019 04:28:00 Verizon, by American InfoSource LP as agent,
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 28

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 10, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 8, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John Michael McDonnell jmcdonnell@mchfirm.com, NJ95@ecfcbis.com, bcrowley@mchfirm.com
Marc C Capone on behalf of Debtor Kristina L. Rubin 5325@notices.nextchapterbk.com,
docs@caponeandkeefe.com, ecf@gbclawgroup.com/e4eaf5f23@maildrop.clio.com/mcapone@gbclawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4